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Demovsky Lawyer Service

Premier Nationwide Document Retrieval
and Process Service Company

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

X

TERWIN WAREHOUSE MANAGEMENT
LLC, as Program Administrator for and
Assignee of TERWIN MORTGAGE
WAREHOUSE TRUST II, SERIES XVI, and
TERWIN ADVISORS LLC,

Case No. 07 CIV 5632
(Judge Swain)

Plaintiffs,

-against-

AFFIDAVIT OF SERVICE

SPECTRUM FINANCIAL GROUP, INC.,
JERRY CRAIGT, SR. and
JERRY CRAIG, JR.,

Defendants.

X

STATE OF ARIZONA)
S.S.
COUNTY OF MARICOPA)

Craig Lowe, being duly sworn, deposes and says that he/she is over eighteen years of age, is an agent of the attorney service, DLS, INC., and is not party to this action.

That on the 18th day of June, 2007, at approximately the time of 3:30 PM, deponent served a true copy of the SUMMONS IN A CIVIL CASE; COMPLAINT; CIVIL COVER SHEET; RULE 7.1 STATEMENT; INDIVIDUAL PRACTICES OF JUDGE LAURA TAYLOR SWAIN; AND INDIVIDUAL PRACTICES OF MAGISTRATE JUDGE MICHAEL H. DOLINGER upon JERRY CRAIG, SR. at 7047 E. Greenway Parkway, Suite 400, Scottsdale, AZ, by personally delivering and leaving the same with Vice President, CLAUDETTE CONNORS, a person of suitable age and discretion at that address, the actual place of business. At the time of service, deponent asked whether JERRY CRAIG, SR. is in active military service for the United States of America or for the State in any capacity whatever or dependent upon a person in active military service and received a negative reply.



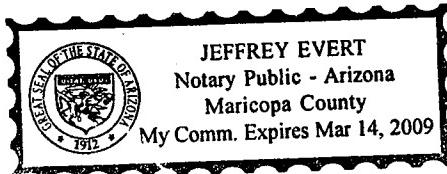
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CLAUDETTE CONNORS is a white female, approximately 40 years of age, stands approximately 5' feet 7" inches tall, weighs approximately 155 pounds with BRN hair.

PROCESS SERVER

Sworn to before me this
28th day of June, 2007



NOTARY PUBLIC

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

TERWIN WAREHOUSE MANAGEMENT
LLC, as Program Administrator for and
Assignee of TERWIN MORTGAGE
WAREHOUSE TRUST II, SERIES XVI, and
TERWIN ADVISORS LLC,

Plaintiffs,

-against-

SPECTRUM FINANCIAL GROUP, INC.,
JERRY CRAIG, SR. and
JERRY CRAIG, JR.,

Defendants.

STATE OF NEW YORK)
)
) ss.:
COUNTY OF NEW YORK)

VICTOR PRATTS, being duly sworn, says:

1. I am over the age of 18 years and am not a party to this action. My business address is Miller & Wrubel P.C., 250 Park Avenue, New York, New York 10177.

2. On July 2, 2007, I served by first class mail a true and correct copy of the SUMMONS IN A CIVIL ACTION, COMPLAINT, INDIVIDUAL PRACTICES OF JUDGE LAURA TAYLOR SWAIN and INDIVIDUAL PRACTICES OF MAGISTRATE JUDGE MICHAEL H. DOLINGER on:

Jerry Craig, Sr.
7047 E. Greenway Parkway
Suite 400
Scottsdale, AZ 85254

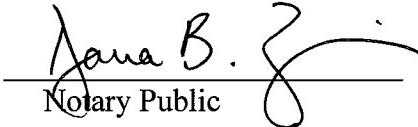
by depositing a true copy of same properly wrapped in an envelope bearing the legend "personal and confidential" and not indicating on the outside thereof, by return address or otherwise, that the communication is from an attorney or concerns an action against the

above-mentioned person to be served, in a receptacle maintained for that purpose by the United States Postal Service at 350 Lexington Avenue.



VICTOR PRATTS

Sworn to before me this
2nd day of July 2007



Dana B. Zimmerman
Notary Public

DANA B. ZIMMERMAN
Notary Public, State of New York
No. 02ZI5042331
Qualified in Westchester County
Commission Expires July 16, 2010